

EXHIBIT B

UNITED STATES DISTRICT COURT FOR
THE SOUTHERN DISTRICT OF NEW YORK

JEAN LIN,)
)
)
Plaintiff,)
)
vs.) CASE NO.: 1:07-CV-03218 (RJH)
)
)
METROPOLITAN LIFE)
INSURANCE COMPANY,)
)
)
Defendants.)

DEPOSITION OF : JUDY HUANG
TAKEN BY : TED TRIEF, ESQUIRE
Commencing : 12:04 P.M.
Location : 555 S. BARRANCA AVENUE
COVINA, CALIFORNIA 91723
Day, Date : TUESDAY, FEBRUARY 19, 2008
Reported by : MARGARET A. FORD, C.S.R. NO. 10530
Pursuant to : NOTICE
Original to : TED TRIEF, ESQUIRE

Pages 1 - 40
Job No. 109579

Page 1

INDEX

WITNESS	PAGE
JUDY HUANG	
Examination by Mr. Trief	04, 36
Examination by Ms. Sherer	34, 37

EXHIBITS

PLAINTIFF'S EXHIBIT NO.	DESCRIPTION	MARKED FOR IDENTIFICATION
1	POLICY APPLICATION	22

INFORMATION REQUESTED
(None)

QUESTIONS NOT ANSWERED
(None)

Page 3

APPEARANCES OF COUNSEL

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ALSO PRESENT: JEAN LIN

Page 2

COVINA, CALIFORNIA, TUESDAY, FEBRUARY 19, 2008
12:04 P.M.
-OOO-

JUDY HUANG,

the witness herein, after having been duly sworn, was
deposed and testified as follows:

EXAMINATION

BY MS. SHERER:

Q Good afternoon, Mrs. Huang.

A Yes.

Q My name is Ted Trief and I represent the Lin
family. I'll be asking you some questions here this
afternoon.

A Uh-huh.

Q If you know the question I'm going to ask you
before I complete it, give me the opportunity to finish
anyway, okay?

A I'm fine.

Q If you intend to answer a question yes or no,
would you say the word yes or no as opposed to shaking
your head?

A Okay. That's fine.

Q If you don't understand a question, please let

Page 4

1 Q So there was either a nurse or doctor in the
2 office that referred the Lin family to you to buy life
3 insurance?
4 A No. Inquiring health insurance first.
5 Q Okay. So you sold health and life?
6 A Yes.
7 Q When did you meet them first?
8 A Eight, nine years ago.
9 Q Well, we're in 2008, so somewhere around 2000,
10 1999?
11 A What's the year of the first policy?
12 MS. SHERER: I can't help you. To the best of
13 your recollection.
14 THE WITNESS: I think eight, nine years, eight
15 or nine years ago, yeah.
16 Q BY MR. TRIEF: Did you sell them life insurance
17 then?
18 A Yeah. The first policy was written in 2000, if
19 I remember correctly.
20 Q That was with MetLife?
21 A Yeah.
22 Q And you sold them that policy?
23 A Yeah.
24 Q Did you continue to maintain a relationship
25 with them?

Page 13

1 A Yes.
2 Q Do you know a man named Johnson Leung --
3 A No.
4 Q -- at Hancock Life Insurance?
5 A No.
6 Q A salesman?
7 A No.
8 Q That policy was purchased through you and was
9 in effect at the time of Mr. Lin's death?
10 A Which policy?
11 Q The first MetLife policy.
12 A Yes.
13 Q And then did you attempt to sell them a second
14 policy?
15 A Yes.
16 Q For what reason?
17 A For more coverages.
18 Q Was that your idea or their idea?
19 A It was mine.
20 Q Tell me how it came about.
21 A I always talk with Mrs. Lin on the phone, maybe
22 three or four times or five times a year, or maybe more
23 than that, to say hello, and because we both, our kids,
24 are having allergy all the time. So that's why we always
25 share what can we do to help our kids to have a better

Page 14

1 life. So I -- we both met Dr. Huang back in eight, nine
2 years ago, and so that's why we share a lot of -- her
3 kids got sick or my kids got sick. We always call each
4 other, what should we do or something like that.
5 Q The question was: How did the -- how did the
6 second policy come about? Why did you suggest a second
7 policy?
8 A Their -- the family style is getting better and
9 better, and I feel like 500,000 policy is not enough for
10 the family, so they should thinking about getting another
11 policy. So to begin, I tried to offer them a term policy
12 for -- for protection, and then, hopefully, they --
13 Mrs. Lin plans to convert them into a permanent policy in
14 couple of years.
15 Q Let me go back to what you said. I think in
16 your last answer you indicated, I'm not sure, their
17 lifestyle or something got better. Do you remember
18 saying something got better?
19 A Yeah.
20 Q What was it that was getting better in your
21 point of view?
22 A I can feel that their business is getting
23 better, everything is more on track than before.
24 Q Did you have any idea how much money they were
25 making in their business?

Page 15

1 A You mean profit-wise?
2 Q Profit or revenue, either one.
3 A No, not exactly dollar amount.
4 Q What made you think things were getting better
5 for them?
6 A Because, first of all, \$500,000 policy is not a
7 big policy in California. They live in Irvine, okay? So
8 I felt that since their kids are young, they should start
9 with at least another million policy, with at least start
10 with term policy, because term policy premiums are very
11 low and it wouldn't hurt them a lot, but at least they
12 have more protection.
13 Q So you suggested to them that they get at least
14 another million dollars?
15 A Yes.
16 Q Was it your suggestion of at least another
17 million dollars, did you suggest that number?
18 A Yes.
19 Q Who did you suggest it to?
20 A Jean, Ms. Lin.
21 Q Not to Mr. Lin?
22 A No, to Mrs. Lin.
23 Q That's because your relationship with Mrs. Lin?
24 A Yes.
25 Q And you were suggesting a policy not on

Page 16

<p>1 Q BY MR. TRIEF: I want you to look for a second 2 -- do you have the application in front of you? If you 3 turn to 22, do you see the question, 22 where it says, 4 "Has any person proposed for insurance?" And then it 5 lists A through F. Do you see that? 6 A Yes. 7 Q Okay. Mrs. Lin was there when you asked these 8 questions, correct? 9 A Yes. 10 Q Did you ask Mr. Lin, in front of Mrs. Lin, 11 whether he had ever been diagnosed, treated by a medical 12 professional for or tested positive during a medical 13 examination for life insurance for any of the following: 14 Acquired Immune Deficiency Syndrome, AIDS, AIDS-related 15 Complex, ARC, AIDS, Human Immunodeficiency Virus, HIV 16 virus or antibodies to the AIDS, HIV virus, did you ask 17 it that way? 18 A No. You ask them: Do you have HIV? 19 Q But you don't ask it the way it's written, do 20 you? 21 A Yeah. 22 MR. TRIEF: That's it. 23 MS. SHERER: I have a couple followup 24 questions. 25 ///</p> <p style="text-align: right;">Page 33</p>	<p>1 THE WITNESS: I read it. 2 Q BY MS. SHERER: And he told you no? 3 A Yes. 4 MR. TRIEF: Objection; leading. 5 Q BY MS. SHERER: You mentioned Dr. Huang was a 6 pediatrician; is that right? 7 A Yes. 8 Q I guess I'm just a little confused as to why, 9 if you know, why Mr. Lin would have been seeing a 10 pediatrician, do you know? 11 A Dr. James Huang is a family doctor now, but we 12 met Dr. Huang, which is his father, when he was a 13 pediatrician. So he retired. He moved back to -- he 14 went to Taiwan, and then his son took over his business. 15 So he starts seeing adults, too. Even when I see -- when 16 I took my daughter to see Dr. Huang before, if I feel I 17 have sore throat, I am sick, I will ask Dr. Huang to see 18 us, too. We will have a chart over there. 19 Q Do you know how many times Mr. Lin saw 20 Dr. Huang? 21 A Exactly? Exact number, no. 22 Q Do you know what he was treated for by 23 Dr. Huang? 24 A Cold, flu. 25 Q Did Mr. Lin every ask you for a translation of</p> <p style="text-align: right;">Page 35</p>
<p>1 EXAMINATION 2 Q BY MS. SHERER: Do you recall, as we're sitting 3 here today, asking each of the health questions to 4 Mr. Lin? 5 A Yes. 6 Q Did he respond to those questions? 7 A Yes. 8 Q Do you recall, as we sit here today, asking 9 Mr. Lin question 21-D, the question that you were 10 referred to earlier by Mr. Trief? 11 A Yes. 12 Q Do you recall asking Mr. Lin whether he had 13 ever received treatment, attention or advice from any 14 physician for Hepatitis? 15 MR. TRIEF: Objection; leading. Go ahead. 16 THE WITNESS: Yes. 17 Q BY MS. SHERER: Did you ask that question? 18 A I mention Hepatitis. 19 Q Is that one of those terms that you might have 20 left out? 21 A No. 22 Q Are you sure that you read this question 23 completely to him? 24 MR. TRIEF: Objection; leading. 25 But go ahead.</p> <p style="text-align: right;">Page 34</p>	<p>1 this application? 2 A No. 3 MS. SHERER: That's it. 4 FURTHER EXAMINATION 5 Q BY MR. TRIEF: I have a couple follow-ups. 6 A Okay. 7 Q With respect to this following question, "Has 8 any person proposed for insurance ever received 9 treatment, attention or advice from any physician, 10 practitioner or health facility for, or been told by any 11 physician, practitioner or health facility that she had 12 ulcers, colitis, hepatitis, cirrhosis, or any other 13 disease or disorder of the liver, gallbladder, stomach or 14 intestines," did you ask that question that way? 15 A Just read it, yeah. 16 Q Did you ask the question just the way I read 17 it? 18 A Yes. 19 Q How did you do that? You did it in English and 20 Mandarin, using both English terms for the diseases and 21 Mandarin for the words? 22 A Yes. 23 Q Did you summarize it at all? 24 A No. 25 Q Did you read it exactly the way I read it?</p> <p style="text-align: right;">Page 36</p>

1 A I don't recall exactly like.
 2 Q Do you believe you read it exactly the way I
 3 just read it?
 4 A Yeah. Maybe not as clear as the way you just
 5 read right now.
 6 MR. TRIEF: No further questions.
 7 MS. SHERER: I have to followup.
 8 FURTHER EXAMINATION
 9 Q BY MS. SHERER: What did you mean by that, that
 10 maybe you didn't read it as clear as he just read it
 11 right now? Could you explain that?
 12 A When he -- when he read it, were you adding
 13 words? I didn't look at it.
 14 MR. TRIEF: I can't respond. But I would never
 15 do that intentionally at least.
 16 Q BY MS. SHERER: Let me ask you this way. Did
 17 you ask Mr. Lin, as you sit here today, do you recall
 18 asking Mr. Lin whether he ever received treatment,
 19 attention or advice from any physician for Hepatitis?
 20 Did you ask him that question?
 21 A Yes.
 22 Q And he answered you?
 23 A Yes.
 24 Q And he answered no?
 25 A Yes.

Page 37

1 Q Thank you.
 2 MR. TRIEF: Nothing else.
 3
 4
 5 (The deposition proceedings
 6 were concluded at 1:00 p.m.)
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Page 38

PENALTY OF PERJURY CERTIFICATE

1
 2
 3
 4
 5
 6
 7 I, the undersigned, declare under penalty of perjury
 8 that I have read the foregoing transcript, and I have
 9 made any corrections, additions or deletions that I was
 10 desirous of making; that the foregoing is a true and
 11 correct transcript of my testimony contained therein.

12
 13 EXECUTED this day of , 20 ,
 14 at , .
 15

JUDY HUANG

Page 39